

## CLAIMS

What is claimed is:

1. A method for performing local transactions, the method comprising:  
allocating a monetary amount to a user of a radio unit;  
a user initiating a wireless telephone call using the radio unit to engage in a local transaction other than for wireless telephone services;  
based on in part the allocated monetary amount, permitting the user to engage in the local transaction; and  
debiting from the allocated monetary amount a monetary amount associated with the local transaction.
2. The method of claim 1 wherein the allocated monetary amount is a credit amount.
3. The method of claim 1 wherein the allocated monetary amount is a debit amount.
4. The method of claim 1 wherein the local transaction is for a local purchase.
5. The method of claim 1 wherein the local transaction is for automobile services.
6. The method of claim 1 wherein the local transaction is for computer services.

8. The method of claim 7 wherein the personal access number of the radio unit changes in response to a received signal after the user is permitted to engage in the local transaction.

9. The method of claim 8 wherein the personal access number is stored on a card of the wireless telephone.

10. The method of claim 1 wherein the allocated monetary amount is stored on a card of the wireless telephone.

11. A wireless telephone comprising:  
means for storing a monetary amount allocated to a user of a radio unit;  
means for initiating a wireless telephone call to engage in a local transaction other than for wireless telephone services;  
means for receiving a signal indicating the radio unit user is permitted to engage in the local transaction; and  
means for debiting from the allocated monetary amount an amount associated with the local transactions in response to receiving the signal indicating permission to engage in the local transaction.

12. The radio unit of claim 11 wherein the allocated monetary amount is a credit amount.

13. The radio unit of claim 11 wherein the allocated monetary amount is

14. The radio unit of claim 11 wherein the local transaction is a local purchase.

15. The radio unit of claim 11 wherein the local transaction is for automobile services.

16. The radio unit of claim 11 wherein the local transaction is for computer services.

17. The radio unit of claim 11 wherein the wireless telephone call is associated with a personal access number of the radio unit.

18. The radio unit of claim 17 wherein the storing means comprises a card and the personal access number of the radio unit changes in response to a received signal after the user is permitted to engage in the local transaction.

19. The radio unit of claim 18 wherein the storing means comprises a card and the personal access number is stored on the card.

20. The radio unit of claim 11 wherein the allocated monetary amount is stored on a card and the storing means comprises the card.